

Information to identify the case:

Debtor 1	<u>Stacy A. Livingston</u>	Social Security number or ITIN	xxx-xx-6511
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Robin L. Livingston</u>	Social Security number or ITIN	xxx-xx-5180
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-70736-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Stacy A. Livingston

Robin L. Livingston

7/18/18

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Stacy A. Livingston
 Robin L. Livingston
 Debtors

Case No. 16-70736-JAD
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-7

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 36

Date Rcvd: Jul 18, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 20, 2018.

db/jdb
 tr +Stacy A. Livingston, Robin L. Livingston, 1344 Hill Drive, Blairsville, PA 15717-6627
 +Lisa M. Swope, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270,
 Ebensburg, PA 15931-0270
 cr +BANK OF AMERICA, N.A., 4200 AMON CARTER BLVD, FORT WORTH, TX 76155-2604
 14311369 +Andrew F. Gornall, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 14311370 +Bank of America, PO Box 660933, Dallas, TX 75266-0933
 14824267 +Conemaugh Memorial Medical Center, 1086 Franklin Street, Johnstown PA 15905-4305
 14311372 +Credit Acceptance, Attn: Bankruptcy Dept, 25505 West 12 Mile Rd Ste 3000,
 Southfield, MI 48034-8331
 14357605 DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FO, Bank of America, PO Box 31785,
 Tampa, FL 33631-3785
 14311375 +Deutsche Bank National Trust Company, Trustee For Bank Of America, P.O. Box 31785,
 Tampa, FL 33631-3785
 14311376 +Ford Motor Credit Company, LLC, 1060 Andrew Drive, Suite 170, West Chester, PA 19380-5601
 14311377 +HSBC Consumer Lending (USA) Inc., c/o McCalla Raymer, LLC, Bankruptcy Department,
 1544 Old Alabama Road, Roawell, GA 30076-2102
 14311378 +I C Federal Credit Union, 31 South 10th Street, Indiana, PA 15701-2658
 14311379 +John Palmer, 141 Palmer Road, Blairsville, PA 15717-6631
 14311380 +KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 14824268 +Law Office of Brett M Borland, PC, PO Box 312057, Atlanta GA 31131-2057
 14311382 +Matthew K. Fissel, Esquire, KML Law Group, P.C., Suite 5000 - BNY Mellon Independence Cen,
 701 Market Street, Philadelphia, PA 19106-1538
 14327394 +NCB Management Services, Inc., One Allied Drive, Trevose, PA 19053-6945
 14311383 +NCB Management Services, Inc., P.O. Box 1099, Langhorne, PA 19047-6099
 14824269 Penelec, 76 South Main Street, A-RPC, Akron OH 44308-1890
 14824270 +Peoples Natural Gas Company, LLC, c/o S. James Wallace, 845 North Lincoln Ave.,
 Pittsburgh PA 15233-1828
 14311385 +Peoples TWP, 225 North Shore Drive, Pittsburgh, PA 15212-5860
 14824271 +Phoenix Financial Services, 3954 Industrial Pkwy, Shelby OH 44875-9259
 14327397 +Progressive Insurance, 6300 Wilson Mills Rd, Mayfield Village, OH 44143-2182
 14311386 S. James Wallace, Griffith McCague & Fernsler PC, Suite 3626 Gulf Tower, 707 Grant Street,
 Pittsburgh, PA 15219
 14311384 +penelec, 2800 Pottsville Pike, Reading, PA 19605-2459

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 19 2018 02:22:59 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

14401655 EDI: AIS.COM Jul 19 2018 05:58:00 American InfoSource LP as agent for, Verizon,
 PO Box 248838, Oklahoma City, OK 73124-8838
 14311371 +EDI: BANKAMER.COM Jul 19 2018 05:58:00 Bank of America, PO Box 31785,
 Tampa, FL 33631-3785
 14311373 +EDI: CCS.COM Jul 19 2018 05:58:00 Credit Collections Svc, Po Box 773,
 Needham, MA 02494-0918
 14311374 +EDI: RCSFNBMARIN.COM Jul 19 2018 05:58:00 Credit One Bank, Po Box 98873,
 Las Vegas, NV 89193-8873
 14327387 EDI: FORD.COM Jul 19 2018 05:58:00 Ford Motor Credit Corporation, Ford Motor Credit,
 Po Box 6275, Dearborn, MI 48121
 14311381 EDI: RESURGENT.COM Jul 19 2018 05:58:00 LVNV Funding, Resurgent Capital Services,
 PO Box 10587, Greenville, SC 29603-0587
 14356608 EDI: RESURGENT.COM Jul 19 2018 05:58:00 LVNV Funding, LLC its successors and assigns as,
 assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 14325387 +EDI: PRA.COM Jul 19 2018 05:58:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14321984 EDI: WFFC.COM Jul 19 2018 05:58:00 Wells Fargo Bank, N.A., d/b/a WFDS, P.O. Box 19657,
 Irvine, CA 92623-9657
 14311387 +EDI: WFFC.COM Jul 19 2018 05:58:00 Wells Fargo Financial / Wachovia Dealer, P.O. Box 3569,
 Rancho Cucamonga, CA 91729-3569

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FO
 aty* +Lisa M. Swope, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270,
 Ebensburg, PA 15931-0270
 cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14327380* +Andrew F. Gornall, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 14327382* +Bank of America, PO Box 31785, Tampa, FL 33631-3785
 14327381* +Bank of America, PO Box 660933, Dallas, TX 75266-0933
 14327383* +Credit Acceptance, Attn: Bankruptcy Dept, 25505 West 12 Mile Rd Ste 3000,
 Southfield, MI 48034-8331

District/off: 0315-7

User: admin
Form ID: 318

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Total Noticed: 36

Date Rcvd: Jul 18, 2018

***** BYPASSED RECIPIENTS (continued) *****

14327384* +Credit Collections Svc, Po Box 773, Needham, MA 02494-0918
14327385* +Credit One Bank, Po Box 98873, Las Vegas, NV 89193-8873
14327386* +Deutsche Bank National Trust Company, Trustee For Bank Of America, P.O. Box 31785,
Tampa, FL 33631-3785
14327388* +HSBC Consumer Lending (USA) Inc., c/o McCalla Raymer, LLC, Bankruptcy Department,
1544 Old Alabama Road, Roawell, GA 30076-2102
14327389* +I C Federal Credit Union, 31 South 10th Street, Indiana, PA 15701-2658
14327390* +John Palmer, 141 Palmer Road, Blairsville, PA 15717-6631
14327391* +KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14327392* +LVNV Funding, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14327393* +Matthew K. Fissel, Esquire, KML Law Group, P.C., Suite 5000 - BNY Mellon Independence Cen,
701 Market Street, Philadelphia, PA 19106-1538
14327396* +Peoples TWP, 225 North Shore Drive, Pittsburgh, PA 15212-5860
14327398* S. James Wallace, Griffith McCague & Fernsler PC, Suite 3626 Gulf Tower, 707 Grant Street,
Pittsburgh, PA 15219
14327399* +Wells Fargo Financial / Wachovia Dealer, P.O. Box 3569, Rancho Cucamonga, CA 91729-3569
14327395* +penelec, 2800 Pottsville Pike, Reading, PA 19605-2459
TOTALS: 1, * 19, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 20, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 18, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FOR THE HOLDERS OF NEW CENTURY HOME EQUITY LOAN TRUST, SERIES 2005-A, ASSET BACKED PASS-THROUGH CERTIFICATES bkgroup@kmlawgroup.com
Lisa M. Swope on behalf of Trustee Lisa M. Swope lms@nsslawfirm.com,
mmh@nsslawfirm.com;klw@nsslawfirm.com;pa73@ecfcbis.com
Lisa M. Swope lms@nsslawfirm.com, mmh@nsslawfirm.com;klw@nsslawfirm.com;pa73@ecfcbis.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr. on behalf of Joint Debtor Robin L. Livingston ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com
Paul W. McElrath, Jr. on behalf of Debtor Stacy A. Livingston ecf@mcelrathlaw.com,
donotemail.ecfbackuponly@gmail.com
Thomas I. Puleo on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FOR THE HOLDERS OF NEW CENTURY HOME EQUITY LOAN TRUST, SERIES 2005-A, ASSET BACKED PASS-THROUGH CERTIFICATES tpuleo@goldbecklaw.com, BKGroup@goldbecklaw.com

TOTAL: 7